

## CLAIMS:

What is claimed is:

1 1. A method for managing charging transactions,  
2 comprising:  
3 enabling a designation, by an owner of a chargeable  
4 account number and in association with the chargeable  
5 account number, of at least one specified allowed vendor and  
6 a corresponding amount limit chargeable by the specified  
7 allowed vendor; and

8 determining whether a current charging transaction for  
9 a specified amount by a charging vendor to the chargeable  
10 account number is within the designation.

1 2. The method of claim 1, wherein the step of enabling a  
2 designation of at least one specified allowed vendor and a  
3 corresponding amount limit chargeable by the specified  
4 allowed vendor further comprises:

5 enabling specification of the corresponding amount  
6 limit as a specified amount within a defined duration of  
7 time.

1 3. The method of claim 1, wherein the step of enabling a  
2 designation of at least one specified allowed vendor and a  
3 corresponding amount limit chargeable by the specified  
4 allowed vendor further comprises:

5 enabling specification of a number of times which the  
6 at least one specified allowed vendor is permitted to make a  
7 charging transaction within the corresponding amount limit  
8 on the chargeable account number.

1 4. The method of claim 1, further comprising:  
2 enabling a designation, by the owner of the chargeable

**THE** **NEW** **YORK** **PUBLIC** **LIBRARY**

1 5. A method for limiting charging transactions,  
2 comprising:

3 responsive to receiving a charge authorization request  
4 for a charge on a charge account designated by a unique  
5 charge account number, determining whether an account holder  
6 for the charge account has specified vendor-specific charge  
7 restrictions for charges against the charge account;

8 responsive to determining that the account holder has  
9 specified vendor-specific charge restrictions for the charge  
10 account, determining a vendor identifier from the charge  
11 authorization request and comparing the vendor identifier to  
12 a list of vendor identifiers for the vendor-specific charge  
13 restrictions; and

14 responsive to identifying a match between the vendor  
15 identifier from the charge authorization request and a  
16 vendor identifier within an entry in the list of vendor  
17 identifiers for the vendor-specific charge restrictions,  
18 employing a charge restriction associated with the matching  
19 entry in responding to the charge authorization request.

1 6. The method of claim 5, wherein the step of determining  
2 whether an account holder for the charge account has  
3 specified vendor-specific charge restrictions for charges  
4 against the charge account further comprises:

5 employing the unique charge account number to retrieve  
6 account records for the charge account.

1 7. The method of claim 5, wherein the step of determining  
2 a vendor identifier from the charge authorization request  
3 and comparing the vendor identifier to a list of vendor  
4 identifiers for the vendor-specific charge restrictions  
5 further comprises:

6 comparing the vendor identifier from the charge

7 authorization request to each vendor identifier within an  
8 entry in an allowed vendors listing associated with the  
9 charge account; and

10 comparing the vendor identifier from the charge  
11 authorization request to each vendor identifier within an  
12 entry in an excluded vendors listing associated with the  
13 charge account.

1 8. The method of claim 7, wherein the step of employing a  
2 charge restriction associated with the matching entry in  
3 responding to the charge authorization request further  
4 comprises:

5 determining whether a charge amount from the charge  
6 authorization request would exceed an amount limit specified  
7 within an entry in the allowed vendors listing; and

8 determining whether the charge would exceed a rebill  
9 limit specified within an entry in the allowed vendors  
10 listing.

1 9. The method of claim 7, wherein the step of employing a  
2 charge restriction associated with the matching entry in  
3 responding to the charge authorization request further  
4 comprises:

5 determining whether the allowed vendors listing  
6 specifies that charge authorization requests from all  
7 vendors not identified within the allowed vendors listing  
8 are to be declined.

1 10. The method of claim 7, wherein the step of employing a  
2 charge restriction associated with the matching entry in  
3 responding to the charge authorization request further  
4 comprises:

5 determining whether the excluded vendors listing

6 specifies that charge authorization requests from all  
7 vendors not identified within the excluded vendors listing  
8 are to be approved.

1 11. The method of claim 5, further comprising:  
2 approving the charge authorization request if no charge  
3 restriction specified by the account holder for the charge  
4 account will be violated by the charge; and  
5 declining the charge authorization request if any  
6 charge restriction specified by the account holder for the  
7 charge account will be violated by the charge.

[illegible]

1 12. A system for managing charging transactions,  
2 comprising:

3 means for enabling a designation, by an owner of a  
4 chargeable account number and in association with the  
5 chargeable account number, of at least one specified allowed  
6 vendor and a corresponding amount limit chargeable by the  
7 specified allowed vendor; and

8 means for determining whether a current charging  
9 transaction for a specified amount by a charging vendor to  
10 the chargeable account number is within the designation.

1 13. The system of claim 12, wherein the means for enabling  
2 a designation of at least one specified allowed vendor and a  
3 corresponding amount limit chargeable by the specified  
4 allowed vendor further comprises:

5 means for enabling specification of the corresponding  
6 amount limit as a specified amount within a defined duration  
7 of time.

1 14. The system of claim 12, wherein the means for enabling  
2 a designation of at least one specified allowed vendor and a  
3 corresponding amount limit chargeable by the specified  
4 allowed vendor further comprises:

5 means for enabling specification of a number of times  
6 which the at least one specified allowed vendor is permitted  
7 to make a charging transaction within the corresponding  
8 amount limit on the chargeable account number.

1 15. The system of claim 12, further comprising:

2 means for enabling a designation, by the owner of the  
3 chargeable account number and in association with the  
4 chargeable account number, of at least one specified  
5 excluded vendor.

6 16. A system for limiting charging transactions,  
7 comprising:

8 means, responsive to receiving a charge authorization  
9 request for a charge on a charge account designated by a  
10 unique charge account number, for determining whether an  
11 account holder for the charge account has specified vendor-  
12 specific charge restrictions for charges against the charge  
13 account;

14 means, responsive to determining that the account  
15 holder has specified vendor-specific charge restrictions for  
16 the charge account, for determining a vendor identifier from  
17 the charge authorization request and comparing the vendor  
18 identifier to a list of vendor identifiers for the vendor-  
19 specific charge restrictions; and

20 means, responsive to identifying a match between the  
21 vendor identifier from the charge authorization request and  
22 a vendor identifier within an entry in the list of vendor  
23 identifiers for the vendor-specific charge restrictions, for  
24 employing a charge restriction associated with the matching  
25 entry in responding to the charge authorization request.

1 17. The system of claim 16, wherein the means for  
2 determining whether an account holder for the charge account  
3 has specified vendor-specific charge restrictions for  
4 charges against the charge account further comprises:

5 means for employing the unique charge account number to  
6 retrieve account records for the charge account.

1 18. The system of claim 16, wherein the means for  
2 determining a vendor identifier from the charge  
3 authorization request and comparing the vendor identifier to  
4 a list of vendor identifiers for the vendor-specific charge  
5 restrictions further comprises:

6 means for comparing the vendor identifier from the  
7 charge authorization request to each vendor identifier  
8 within an entry in an allowed vendors listing associated  
9 with the charge account; and

10 means for comparing the vendor identifier from the  
11 charge authorization request to each vendor identifier  
12 within an entry in an excluded vendors listing associated  
13 with the charge account.

1 19. The system of claim 18, wherein the means for employing  
2 a charge restriction associated with the matching entry in  
3 responding to the charge authorization request further  
4 comprises:

5 means for determining whether a charge amount from the  
6 charge authorization request would exceed an amount limit  
7 specified within an entry in the allowed vendors listing;  
8 and

9 means for determining whether the charge would exceed a  
10 rebill limit specified within an entry in the allowed  
11 vendors listing.

1 20. The system of claim 18, wherein the means for employing  
2 a charge restriction associated with the matching entry in  
3 responding to the charge authorization request further  
4 comprises:

5 means for determining whether the allowed vendors  
6 listing specifies that charge authorization requests from  
7 all vendors not identified within the allowed vendors  
8 listing are to be declined.

1 21. The system of claim 18, wherein the means for employing  
2 a charge restriction associated with the matching entry in  
3 responding to the charge authorization request further



comprises:

means for determining whether the excluded vendors listing specifies that charge authorization requests from all vendors not identified within the excluded vendors listing are to be approved.

22. The system of claim 16, further comprising:

means for approving the charge authorization request if no charge restriction specified by the account holder for the charge account will be violated by the charge; and

means for declining the charge authorization request if any charge restriction specified by the account holder for the charge account will be violated by the charge.

$\frac{d}{dt} \left( \frac{\partial L}{\partial \dot{x}} \right) = \frac{\partial L}{\partial x}$

1 23. A computer program product within a computer usable  
2 medium for managing charging transactions, comprising:  
3 instructions for enabling a designation, by an owner of  
4 a chargeable account number and in association with the  
5 chargeable account number, of at least one specified allowed  
6 vendor and a corresponding amount limit chargeable by the  
7 specified allowed vendor; and  
8 instructions for determining whether a current charging  
9 transaction for a specified amount by a charging vendor to  
10 the chargeable account number is within the designation.

1 24. The computer program product of claim 23, wherein the  
2 instructions for enabling a designation of at least one  
3 specified allowed vendor and a corresponding amount limit  
4 chargeable by the specified allowed vendor further comprise:  
5 instructions for enabling specification of the  
6 corresponding amount limit as a specified amount within a  
7 defined duration of time.

1 25. The computer program product of claim 23, wherein the  
2 instructions for enabling a designation of at least one  
3 specified allowed vendor and a corresponding amount limit  
4 chargeable by the specified allowed vendor further comprise:  
5 instructions for enabling specification of a number of  
6 times which the at least one specified allowed vendor is  
7 permitted to make a charging transaction within the  
8 corresponding amount limit on the chargeable account number.

1 26. The computer program product of claim 23, further  
2 comprising:  
3 instructions for enabling a designation, by the owner  
4 of the chargeable account number and in association with the  
5 chargeable account number, of at least one specified

[illegible]

1 27. A computer program product within a computer usable  
2 medium for limiting charging transactions, comprising:  
3 instructions, responsive to receiving a charge  
4 authorization request for a charge on a charge account  
5 designated by a unique charge account number, for  
6 determining whether an account holder for the charge account  
7 has specified vendor-specific charge restrictions for  
8 charges against the charge account;

9 instructions, responsive to determining that the  
10 account holder has specified vendor-specific charge  
11 restrictions for the charge account, for determining a  
12 vendor identifier from the charge authorization request and  
13 comparing the vendor identifier to a list of vendor  
14 identifiers for the vendor-specific charge restrictions; and

15 instructions, responsive to identifying a match between  
16 the vendor identifier from the charge authorization request  
17 and a vendor identifier within an entry in the list of  
18 vendor identifiers for the vendor-specific charge  
19 restrictions, for employing a charge restriction associated  
20 with the matching entry in responding to the charge  
21 authorization request.

1 28. The computer program product of claim 27, wherein the  
2 instructions for determining whether an account holder for  
3 the charge account has specified vendor-specific charge  
4 restrictions for charges against the charge account further  
5 comprise:

6 instructions for employing the unique charge account  
7 number to retrieve account records for the charge account.

1 29. The computer program product of claim 28, wherein the  
2 instructions for determining a vendor identifier from the  
3 charge authorization request and comparing the vendor

4 identifier to a list of vendor identifiers for the vendor-  
5 specific charge restrictions further comprise:

6 instructions for comparing the vendor identifier from  
7 the charge authorization request to each vendor identifier  
8 within an entry in an allowed vendors listing associated  
9 with the charge account; and

10 instructions for comparing the vendor identifier from  
11 the charge authorization request to each vendor identifier  
12 within an entry in an excluded vendors listing associated  
13 with the charge account.

1 30. The computer program product of claim 29, wherein the  
2 instructions for employing a charge restriction associated  
3 with the matching entry in responding to the charge  
4 authorization request further comprise:

5 instructions for determining whether a charge amount  
6 from the charge authorization request would exceed an amount  
7 limit specified within an entry in the allowed vendors  
8 listing; and

9 instructions for determining whether the charge would  
10 exceed a rebill limit specified within an entry in the  
11 allowed vendors listing.

1 31. The computer program product of claim 30, wherein the  
2 instructions for employing a charge restriction associated  
3 with the matching entry in responding to the charge  
4 authorization request further comprise:

5 instructions for determining whether the allowed  
6 vendors listing specifies that charge authorization requests  
7 from all vendors not identified within the allowed vendors  
8 listing are to be declined.

1 32. The computer program product of claim 30, wherein the

2 instructions for employing a charge restriction associated  
3 with the matching entry in responding to the charge  
4 authorization request further comprise:

5 instructions for determining whether the excluded  
6 vendors listing specifies that charge authorization requests  
7 from all vendors not identified within the excluded vendors  
8 listing are to be approved.

1 33. The computer program product of claim 30, further  
2 comprising:

3 instructions for approving the charge authorization  
4 request if no charge restriction specified by the account  
5 holder for the charge account will be violated by the  
6 charge; and

7 instructions for declining the charge authorization  
8 request if any charge restriction specified by the account  
9 holder for the charge account will be violated by the  
10 charge.